

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-19601-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gaudia E Spence  
aka Gaudia Spence Bowen  
7 Whitman Avenue  
East Orange, NJ 07017

Rowan Bowen  
7 Whitman Avenue  
East Orange, NJ 07017

Social Security No.:

xxx-xx-9764

xxx-xx-5991

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 29, 2019.

On 07/21/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: August 26, 2020  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 22, 2020

JAN: dlr

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Gaudia E Spence  
Rowan Bowen  
DebtorsCase No. 19-19601-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 51

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db/jdb  
518239183 +Gaudia E Spence, Rowan Bowen, 7 Whitman Avenue, East Orange, NJ 07017-5017  
+Comprehensive Pulmonary & Critical Care, 96 Millburn Ave., Suite 200A,  
Millburn, NJ 07041-1941

518398325 +East Orange Water Commission, 99 S Grove St, East Orange, NJ 07018-4108  
518318365 +East Orange Water Commission, Customer Service Center, 99 South Grove Street,  
East Orange NJ 07018-4108

518239187 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
518239188 +IC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378  
518239189 IC System, Inc., PO Box 64437, Saint Paul, MN 55164-0437  
518239194 New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276  
518239196 +New Jersey Insurance Underwriting Assoc., PO Box 32609, Newark, NJ 07102-6609  
518318366 +PSE&G Co, PO Box 14444, New Brunswick NJ 08906-4444  
518239198 +Professional Recovery Consultants LLC, 2700 Meridian Parkway, Suite 200,  
Durham, NC 27713-2450

518239199 Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090  
518239200 Santander Consumer USA, Attn: Bankruptcy Dept, PO Box 560284, Dallas, TX 75356-0284  
518239201 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386  
518355318 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

518239202 St. Barnabas Emergency Medical Associate, PO Box 6251, Parsippany, NJ 07054-7251

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 23 2020 00:27:21 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 23 2020 00:27:18 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Jul 23 2020 00:22:13  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

518239180 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:09 Amerimark, 6864 Engle Road,  
Cleveland, OH 44130-7910

518299474 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:09 Amerimark,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518299451 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:28:09 Ashro Lifestyle,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518322505 +E-mail/Text: bnc@atlasacq.com Jul 23 2020 00:26:34 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303

518341560 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 23 2020 00:22:28  
CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368

518239181 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 23 2020 00:27:07 Comenity Bank,  
PO Box 182273, Columbus, OH 43218-2273

518239182 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 23 2020 00:27:07 Comenity Capital Bank,  
PO Box 183003, Columbus, OH 43218-3003

518239184 +E-mail/Text: solutions@cafcu.org Jul 23 2020 00:27:42 Corporate America Family Credit Union,  
1707 N. Randall Road, Suite 1C8, Elgin, IL 60123-9410

518271350 +E-mail/Text: solutions@cafcu.org Jul 23 2020 00:27:42 Corporate America Family Credit Union,  
2075 Big Timber Rd, Elgin IL 60123-1140

518239185 E-mail/PDF: creditonebknnotifications@resurgent.com Jul 23 2020 00:35:51 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873

518299472 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:09 Dr Leonards Shop Now,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518239186 E-mail/Text: bnc-bluestem@quantum3group.com Jul 23 2020 00:27:52  
Fingerhut Credit Account Services, PO Box 1250, Saint Cloud, MN 56395-1250

518299456 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:28:09 Ginny's,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518239190 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jul 23 2020 00:26:54 IRS, PO Box 7346,  
Philadelphia, PA 19101-7346

518318984 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 23 2020 00:27:35 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617

518239191 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 23 2020 00:27:34 Jefferson Capital,  
PO Box 772813, Chicago, IL 60677-0113

518299459 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:10 K. Jordan,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518246941 E-mail/PDF: resurgentbknnotifications@resurgent.com Jul 23 2020 00:34:46 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518299471 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:10 Mason,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849

518239192 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 23 2020 00:22:53 Merrick Bank,  
PO Box 660175, Dallas, TX 75266-0175

518239193 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 23 2020 00:27:18 Midland Credit Management,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Jul 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518318263 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 23 2020 00:27:18 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
518299453 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:28:09 Midnight Velvet,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849  
518299452 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:28:09 Montgomery Ward,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849  
518239195 E-mail/Text: payments@brsi.net Jul 23 2020 00:28:01 New Jersey Imaging Network LLC,  
c/o Business Revenue Systems Inc., PO Box 13077, Des Moines, IA 50310-0077  
518239197 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 23 2020 00:35:53  
Portfolio Recovery Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502  
518351263 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 23 2020 00:35:51  
Portfolio Recovery Associates, LLC, c/o Blair, POB 41067, Norfolk VA 23541  
518316734 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 23 2020 00:27:35 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518299454 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:28:09 Seventh Avenue,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849  
518299470 +E-mail/Text: bankruptcy@sccompanies.com Jul 23 2020 00:26:11 Stoneberry,  
C/O Creditors Bankruptcy Service, PO Box 800849, Dallas, TX 75380-0849  
518240826 +E-mail/PDF: gecsedirecoverycorp.com Jul 23 2020 00:22:36 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518343684 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 23 2020 00:36:01 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James F. Vislosky, Jr. on behalf of Joint Debtor Rowan Bowen jvislosky@rrkklaw.com  
Jonathan Kohn on behalf of Joint Debtor Rowan Bowen lawyers@rrkklaw.com, lawyers@rrkklaw.com  
Jonathan Kohn on behalf of Debtor Gaudia E Spence lawyers@rrkklaw.com, lawyers@rrkklaw.com  
Kevin Gordon McDonald on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7